**Abstract**

An portfolio investment management system comprising an asset allocation strategy recommendation module adapted to receive investment goal information and investor risk tolerance level information from a user, the investment goal information including at least one of an initial investment amount or estimated contributions, and an estimated withdrawal target date, the asset allocation strategy recommendation module determining a percentage allocation for a plurality of asset classes. The portfolio investment management system further comprises an asset allocation strategy execution module adapted to execute the determined asset allocation strategy. The portfolio investment management system also comprises a rebalancing execution module adapted to automatically rebalance the portfolio upon a predetermined condition without any further input from the user. The portfolio is automatically rebalanced without any further input from the user.